

1-1 By: Nelson S.B. No. 437
 1-2 (In the Senate - Filed January 23, 2019; February 14, 2019,
 1-3 read first time and referred to Committee on Business & Commerce;
 1-4 April 11, 2019, reported adversely, with favorable Committee
 1-5 Substitute by the following vote: Yeas 9, Nays 0; April 11, 2019,
 1-6 sent to printer.)

1-7 COMMITTEE VOTE

	Yea	Nay	Absent	PNV
1-8				
1-9	X			
1-10	X			
1-11	X			
1-12	X			
1-13	X			
1-14	X			
1-15	X			
1-16	X			
1-17	X			

1-18 COMMITTEE SUBSTITUTE FOR S.B. No. 437 By: Nichols

1-19 A BILL TO BE ENTITLED
 1-20 AN ACT

1-21 relating to prohibited practices by a life insurance company
 1-22 relating to an individual's prescription for or obtainment of an
 1-23 opioid antagonist.

1-24 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

1-25 SECTION 1. Chapter 1101, Insurance Code, is amended by
 1-26 adding Subchapter E to read as follows:

1-27 SUBCHAPTER E. PROHIBITED PRACTICES RELATING TO PRESCRIPTION FOR OR
 1-28 OBTAINMENT OF OPIOID ANTAGONIST

1-29 Sec. 1101.201. DEFINITION. In this subchapter, "opioid
 1-30 antagonist" means any drug that binds to opioid receptors and
 1-31 blocks or otherwise inhibits the effects of opioids acting on those
 1-32 receptors to reverse the effects of an opioid overdose.

1-33 Sec. 1101.202. APPLICABILITY OF SUBCHAPTER. This
 1-34 subchapter applies to a life insurance policy:

- 1-35 (1) issued or delivered in this state; or
- 1-36 (2) issued by a life insurance company organized in
 1-37 this state.

1-38 Sec. 1101.203. PROHIBITION. A life insurance company may
 1-39 not, based solely on whether an individual has been prescribed or
 1-40 has obtained through a standing order an opioid antagonist:

- 1-41 (1) deny coverage to the individual;
- 1-42 (2) limit the amount, extent, or kind of coverage
 1-43 available to the individual; or
- 1-44 (3) charge the individual or a group to which the
 1-45 individual belongs a rate that is different from the rate charged to
 1-46 other individuals or groups, respectively, for the same coverage,
 1-47 unless the charge is based on sound underwriting or actuarial
 1-48 principles reasonably related to actual or anticipated loss
 1-49 experience for a particular risk.

1-50 SECTION 2. This Act takes effect September 1, 2019.

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